

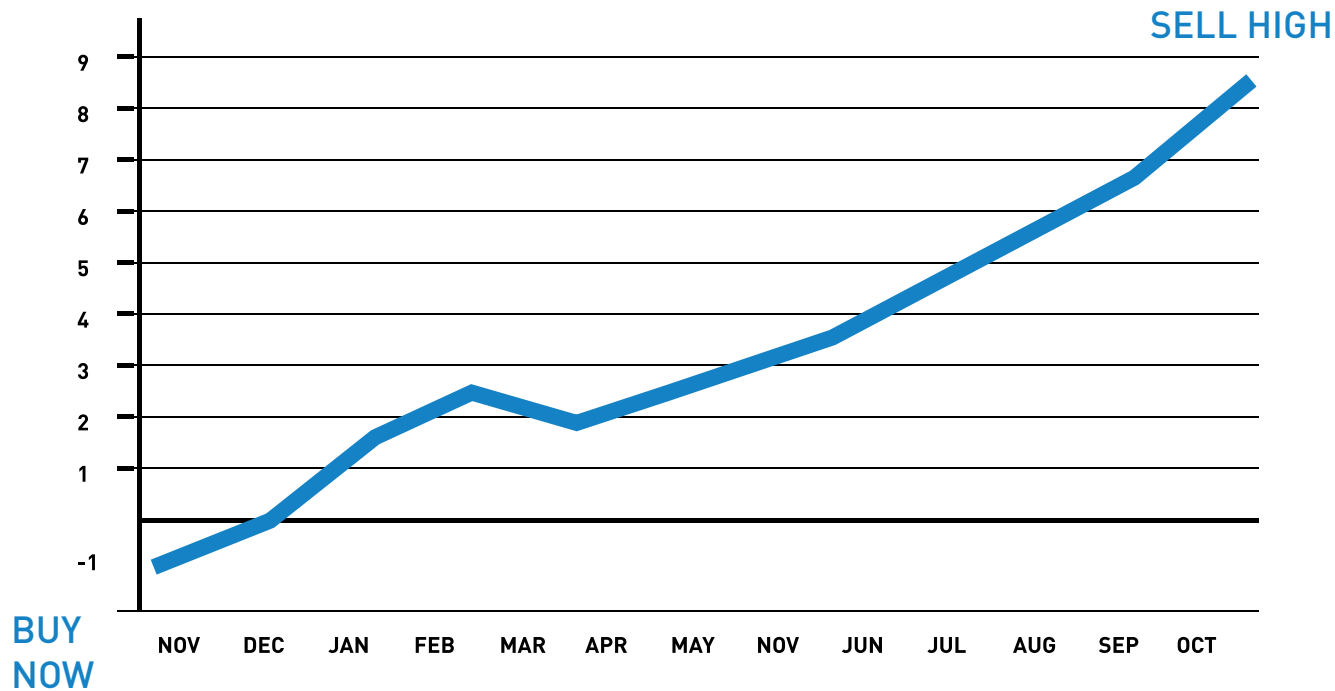
T A K E A D V A N T A G E O F T H E N E X T B O O M



LONG TERM SETTLEMENT CONTRACT - GUIDE

————— BUY PROPERTY NOW - PAY LATER —————

WHAT IS A LONG TERM SETTLEMENT CONTRACT (LTSC)



Take advantage of the next property boom with :

Long Term Settlement Contracts (LTSC), allow investors to BUY land NOW (with a minimal capital outlay) at Today's Prices, and settle on the property in a predetermined time frame, typically five (5) or ten (10) Years. Giving buyers the unprecedented opportunity to cash in on the next property boom.

NO BANK DEBT

NO INSURANCE COSTS

NO LAND RATES AND TAXES

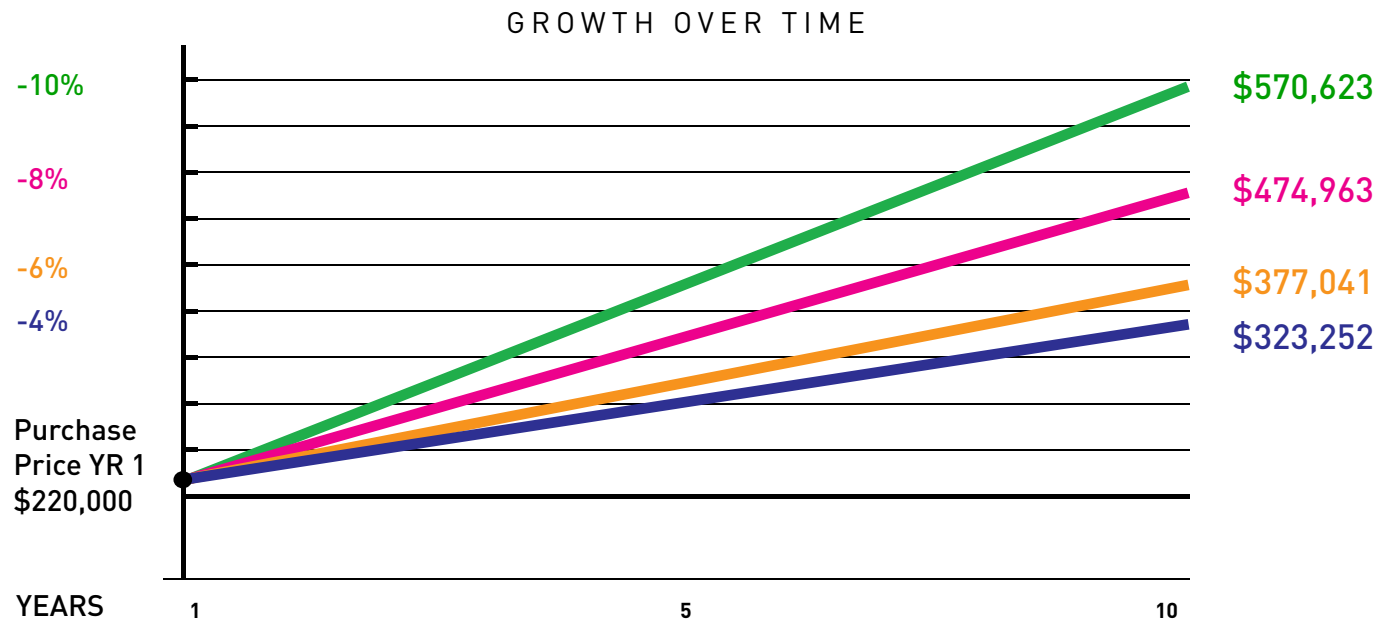
NO TENANCY RISK

NO PERSONAL GUARANTEES

NO INTEREST EXPENSES

NO EQUITY RISK

MAKE TIME WORK FOR YOU



By securing your lot at today's price you get to take advantage of any capital growth that occurs as a result of the next property boom.



Growth forecasts are indicative only and only used as an example. Prospective buyers should make their own enquiries and investigations. The developers do not provide guarantees as to the future growth.

LTSC TOTAL FREEDOM & FLEXIBILITY



YOU CAN ON SELL YOUR LTSC AT ANYTIME TO :

- Professional Investors
- Buyers just like yourself
- Or to anyone at anytime !!

OR



YOU CAN HOLD AND SETTLE ON YOUR RESIDENTIAL LOT ALLOWING YOU TO :

- Build your dream home
- Gift to family, friends or charities
- Take advantage of any capital again

5 YEAR LTSC

LTSC provide a convenient hassle free way to invest in property at a fraction of the cost of traditional property investing methods while at the same time limiting any downside risk. WITH NO BANK DEBT.

HERES A TYPICAL 5 YEAR LTSC* SNAPSHOT ON A 400 SQM LOT

PROPERTY PRICE	\$ 225,900
5 YEAR LTSC FEE	\$ 45,900
INTEREST COST	\$ NIL
STAMP DUTY	\$ 852
MORTGAGE REGISTRATION FEE	\$ NIL
TRANSFER FEE	\$ NIL
LEGALS	\$ 1,500.00
BANK APPLICATION FEE	\$ NIL
INSPECTION / MISC COST	\$ NIL
INSURANCE	\$ NIL
RATES	\$ NIL
INSPECTION / MISC COST	\$ NIL

TOTAL EQUITY OR CASH REQ

\$ 48,252



**ALTSC is an option contract to purchase land from the developer.
The price shown is indicative of the base cost for a 400 sqm lot. The price on each lot will vary according to the location, size and term of the LTSC.*

MAKE TIME WORK FOR YOU



“Someone’s sitting in the shade today because someone planted a tree a long time ago.”

Warren Buffett

A LTSC gives you all the benefits of a traditional property purchase without the need for bank debt, equity, tenants and on going cost.

Your contract is direct with the developer there are no third parties involved.
No Banks No Agents.

You can flip on resell your contract with anyone at any time at no cost.

You are not locked in. If for any reason you wish to terminate your contract you can terminate and walk away.No Questions asked.

Buy Land today and settle on it after the growth without any of the ongoing cost and risk involved in traditional property purchases.

BANK DEBT IS NOT THE ANSWER

Traditional property purchasing methods are fast becoming a thing of the past. Thousands of savvy investors are now using LTSC* to benefit from the resurging property market.

HERE'S WHY! BELOW IS A LIST OF THE FUNDS REQUIRED TO HOLD PROPERTY USING THE TRADITIONAL PROPERTY PURCHASING METHOD FOR A FIVE YEAR PERIOD

PROPERTY PRICE	\$ 225 900
DEPOSIT REQUIRED	\$ 45,180**
STAMP DUTY	\$ 8624***
MORTGAGE REGISTRATION FEE	\$ 108.00
LEGAL CONVEYANCING	\$ 2,500.00
BANK APPLICATION FEE	\$ 990.00
INSPECTION / MISC COST	\$ 2,000.00
INTEREST EXPENSE FOR 5 YEARS	\$ 49,700
MAINTENANCE FOR 5 YEARS	\$ 5,000
INSURANCE FOR 5 YEARS	\$ 4,975
PROPERTY MANAGEMENT FOR 5 YEARS	\$ 3000

TOTAL EQUITY OR CASH REQ	\$ 122,077
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**ALTSC is an option contract to purchase land from the developer.*

***typical equity contribution of 20% of valuation. Some banks and institutions do accept a lesser contribution.*

****Based on stamp duty in the state of Victoria. Stamp duty varies state by state.*

All figures are estimates only and may vary.

LTSC VENDOR TERMS



Talk to your LTSC specialist about how you may be able to secure an LTSC on vendor terms for as little as \$99 per week. Learn how you can take advantage of the next property boom using a technique usually reserved for large developers and professional property investors.

LTSC ON VENDOR TERMS

- The developer is giving approved applicants, the chance to secure their LTSC on vendor terms for as little as \$7000 upfront and \$99 per week.
- An LTSC on interest free vendor terms is the most affordable way to invest in property
- Secure real estate worth over \$200,000 for just \$7000 + \$99 per week
- All LTSC payments are interest free and are a reduction of the final purchase price
- Talk to your LTSC specialist to find out how today!

WHO CAN BENEFIT ?



FIRST HOME BUYERS

Housing affordability is becoming an issue in Australia. LTSC allow first homebuyers to get a foot on the property ladder at a fraction of the cost of traditional property purchasers. Whats more any capital gain that occurs throughout the term of the LTSC will be additional equity upon settlement, helping them take the next step up the ladder sooner.



PROPERTY INVESTORS

Long Term Settlement Contracts provide greater flexibility to serious property investors. For those investors planning to take advantage of the healthy capital gains forecast over the next decade, LTSC's are a must. LTSC investors get access to more flexible terms, the capacity to access a greater number of markets and higher possible returns without having the burden of interest cost, and out of pocket expenses. There is also no need to concern yourself with rogue tenants and expensive insurance costs.

WHO CAN BENEFIT ?



EMPTY NESTERS

Much like the first home buyer an empty nester may accrue additional equity in the property before settlement giving them more flexibility to put it towards additional investments, retirement planning or a better lifestyle.



SELF MANAGED SUPER FUND TRUSTEES

LTSC's are great for the longer term investment strategies of Self Managed Super Funds during the accumulation phase of a SMSF. A Long Term Property settlement can provide exposure to the property market without the complications of satisfying Self Managed Super Fund lending criteria and without the burden of any bank debt.

**Seek Financial Advice before deciding to invest.*



**TO LEARN HOW TO START GROWING YOUR PROPERTY
PORTFOLIO FOR AS LITTLE AS \$7000.00 CONTACT YOUR
(LTSC) SPECIALIST OR :**

FREE CALL 1800 177 199

or email contact@cottonparkestate.com

or visit our website www.cottonparkestate.com

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